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Attorney for Debtor

The following constitutes
the order of the court. Signed December 18, 2013


Roger L. Efremsky
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re)	Chapter 13 Case No.: 13-45642-RLE
)	
Regina Rose Frazier)	ORDER VALUING AND VOIDING
)	WHOLLY UNSECURED LIEN OF 3RD
)	DEED OF TRUST IN FAVOR OF CIT
1615 Francisco St.)	LOAN GROUP/CONSUMER FINANCE,
Berkeley, CA 94703)	INC./CALIBER HOME LOANS, INC.
)	
SS#: xxx-xx-3048)	
)	
)	
Debtor)	

On November 4, 2013, Debtor filed a Motion to Value and Avoid the Wholly Unsecured Lien Of 3rd Deed Of Trust in favor of CIT Loan Group/Consumer Finance, Inc./Caliber Home Loans, Inc. (hereinafter "Lienholder") against the property commonly known as 1615 Francisco St., Berkeley, CA 94703, and more fully described in Exhibit A, filed on the docket as document #41 which lien was recorded in the county of Alameda, California on or about April 7, 2006 as document number 2006136969 (hereinafter the "Lien").

1 The court finds that notice of the motion upon Lienholder was proper. Lienholder
2 having failed to file timely opposition to Debtor's motion, the court hereby orders as follows:

- 3 1. For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero, CIT Loan
4 Group/Consumer Finance, Inc./Caliber Home Loans, Inc. does not have a secured
5 claim, and the Lien may not be enforced, pursuant to 11 U.S.C. Sections 506,
6 1322(b)(2) and 1327.
7
- 8 2. This order shall become part of the Debtor's confirmed chapter 13 plan.
9
- 10 3. Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for all
11 purposes, and upon application by Debtor, the court will enter an appropriate form of
12 judgment voiding the Lien.
- 13 4. If Debtor's chapter 13 case is dismissed or converted to one under another chapter
14 before Debtor obtains a discharge, this order shall cease to be effective and the Lien
15 shall be retained to the extent recognized by applicable nonbankruptcy law, and upon
16 application by the lienholder, the court will enter an appropriate form of order
17 restoring the Lien.
18
- 19 5. Except as provided by separate, subsequent order of this court, the Lien may not be
20 enforced so long as this order remains in effect.
21

22 **END OF ORDER**
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COURT SERVICE LIST

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Regina Rose Frazier
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Office of the U.S. Trustee
1301 Clay Street, Suite 690N
Oakland, CA 94612-5217

Martha G. Bronitsky
Chapter 13 Standing Trustee
P.O. Box 9077
Pleasanton, CA 94566

Agent for Service of Process
(for Caliber Home Loans, Inc.)
CT Corporation System
818 W Seventh St
Los Angeles, CA 90017

Caliber Home Loans, Inc.
Attn: Officer or Managing Agent
Po Box 24610
Oklahoma City OK 73124

Caliber Home Loans, Inc.
Attn: Officer or Managing Agent
3701 Regent Boulevard, Suite 200
Irving, TX 75063

The CIT Group/Consumer Finance, Inc.
Attn: Officer or Managing Agent
1600 Riviera Ave., Suite 100
Walnut Creek, CA 94596

1 The CIT Group/Consumer Finance, Inc.
2 Attn: Officer or Managing Agent
3 715 S. Metropolitan Ave.
4 P.O. Box 24330
5 Oklahoma City, OK 73124-0330

6 ALG & Associates
7 Attn: Officer or Managing Agent
8 101 N. Brand Blvd., Suite PH1920
9 Glendale, CA 91203

10 Wells Fargo Home Mortgage
11 Attn: Officer or Managing Agent
12 4101 Wiseman Blvd # Mc-T
13 San Antonio TX 78251

14 Wells Fargo Home Mortgage
15 Attn: Officer or Managing Agent
16 PO Box 659558
17 San Antonio, TX 78265-9558

18 World Savings Bank
19 Attn: Officer or Managing Agent
20 P.O. Box 659548
21 San Antonio, TX 78265-9548

22 World Savings Bank
23 Attn: Officer or Managing Agent
24 2550 N. Redhill Ave.
25 Santa Ana, CA 92705